Are you hacker-proof?

SECURE YOUR BUSINESS AGAINST CYBER CRIME

With the cost of cyber crime up 56 percent between 2010 and 2011* and more cyber criminals turning their eyes to smaller and often less protected businesses, now is the time to shore up your IT security and protect your business from cyber fraud.

AN OUNCE OF PREVENTION
Cyber crime is an ever-evolving racket, but you can help make your company less vulnerable to cyber attacks with the following steps.

Protect your hardware. Mobile devices offer more flexibility for employees, but may make your business’ sensitive information vulnerable to cyber thieves. Encrypt the hard drives on laptops, lock mobile devices and consider signing up for a remote wipe service so you can erase sensitive data if a phone is lost or stolen.

Consider the cloud. Cloud service providers have the resources to field a team of IT security experts. Moving your email and other services to the cloud may keep your data safer.

Educate employees (and yourself). Invest in security awareness training so you and employees can identify fraudulent schemes and recognize potential dangers, such as opening email attachments or visiting social networking sites.

Limit use of computers that access business banking accounts. Don’t email or browse the Web from these computers and restrict the number of employees who have access to them.

Update. Keep your firewall, security suite, operating system and anti-virus programs current at all times.

Consult an expert. A security contractor can review your security and help you set policy.

Keeping ahead of cyber criminals is a daunting task, but we may be able to help with the cost. Low-interest financing can fund your security updates and education and help you stay ahead of cyber thieves. For more information on business loans and lines of credit, call (800) 922-8742 or visit www.tricountiesbank.com.

PROTECT YOUR BUSINESS FROM ACH FRAUD

The Automated Clearing House (ACH) network brings your business such labor- and time-saving services as automatic bill pay, direct payroll deposit and cash transfers. But with the convenience of electronic fund transfers (EFT) comes the need for vigilance. Criminals are also taking advantage of the ease of moving money electronically, and fraudsters continue to devise new ways to access business accounts and fraudulently siphon funds.

PHISHING, PHARMING AND SOCIAL ENGINEERING, OH MY!

Most ACH fraud occurs when thieves transfer money out of your account through the unauthorized use of sensitive information such as your business account numbers, passwords and bank routing numbers. Thieves gain access to this data through:

- **Phishing schemes.** Scammers send an email appearing to come from a legitimate business contact that lures you into revealing sensitive information.
- **Pharming tactics.** You are redirected to a fake website nearly identical to the site you were trying to access. The sham site asks you to enter sensitive information, which the scammers then use to steal from you.
- **Social engineering.** Through phone calls or personal visits, scammers manipulate you into divulging confidential information.

DON'T BE PHOOLED

The ploys scammers use vary, but most have a common goal: manipulating the victim into providing access to the data needed to fraudulently transfer funds. To avoid being the unwitting victim of ACH fraud:

- **Stay current.** Make sure your operating system and anti-virus, anti-malware and anti-botware programs are up-to-date.
- **Use layers of security.** Firewalls, encryption and security suites create multiple barriers to criminal access.
- **Designate one computer for online banking and money management.** Restrict access to this computer and make sure it is not connected to the business network or used for browsing the Internet or emailing. Never conduct online banking from free Wi-Fi areas.
- **Make sure you are on a legitimate and secure website** before beginning any online banking or money management by looking for “https” (not “http”) in the browser.
- **Educate yourself and employees.** The NACHA — The Electronic Payments Association (www.nacha.org) offers sample scam emails and recommendations for best practices so you can defend your business.
- **Partner with us.** For fraud protection, we offer ACH blocks/filters so you can designate which businesses are legitimate trading partners, receive alerts when an ACH debit occurs and monitor your accounts for ACH fraud.

If you think your account has been compromised, contact us immediately. For more information on the ACH fraud protection we offer, call (530) 895-7580.

WATCH OUT FOR ATTACKS LIKE THESE!

Schemers' tactics change rapidly, but knowing what to watch out for will help you recognize when something is phishy. Following are three sample scams:

- **An email notification with the subject “Failed ACH Transfer” appears to be from NACHA — The Electronic Payments Association and explains that details of the failed transfer can be found in the attachment.** The attachment contains malicious code that will capture your business’ sensitive information. Don’t open the attachment.
- **You attempt to visit a legitimate website, but a virus on your computer redirects you to a pharming site with a near-identical Web address.** Look closely at Web addresses before inputting any passwords, user names or other sensitive information. The address may be slightly misspelled.
- **A caller claiming to be from a business contact’s IT department needs to verify data in order to fix an IT problem.** The caller may use information gleaned from the Internet and/or humor to appear to be a true insider and to put you at ease. Don’t be fooled. A legitimate business contact should never have to ask you for sensitive information.

If you find that you have been the target of fraud, report the suspicious activity to the Federal Trade Commission at www.ftc.gov.
You and your partner may have picked your way through the dicey terrain of in-laws, homebuying, child rearing and household chores. But have you ventured into the hazards of retirement planning? A 2011 survey found that planning for your golden years may not be all sunshine. Many couples not only disagree about their retirement lifestyle and timing, but 73 percent of couples don’t agree on whether they have a detailed plan for retirement income. Whether retirement is looming or appears a mere speck on the horizon, talking with your partner about your vision for life-after-career can pave the way for a smooth transition.

THE 5 W’S AND 1 H
To clarify your thoughts about retirement and help ensure that you and your partner are on the same page, try using the classic information-gathering formula — who, what, when, where, why and how.

Who will retire? Do either of you even want to retire? An AARP survey of baby boomers found that 87 percent of people ages 54 to 64 believe their generation will continue to work past traditional retirement age. Gender, job satisfaction, age, financial stability and health may affect whether you’re ready to quit working.

What does retirement mean to you? Does it involve travel, family, old hobbies, new skills or even a new career? Defining goals for retirement can illuminate for you and your partner what you are working toward and where you may need to compromise to resolve any conflicting aspirations.

When will you retire? The wider the age gap between partners the less likely a couple is to retire together since the younger partner may not yet be eligible for Medicare or retirement benefits. Social Security benefits may also affect your timing, since the longer you delay collecting Social Security up to age 70, the higher your monthly benefit will be.

Where will you live? Your address can affect your lifestyle and financial picture. Consider your geographic location and whether you’ll downsize, maintain a second home or stay put.

Why are you ready (or not) to retire? Leaving behind the daily grind can be an opportunity for growth and relaxation, but it can also cause concerns about having too much together-time with your partner or a loss of purpose, structure and even cognitive ability.

How will you retire? Evaluate your spending, differentiating between essential and discretionary expenses. And calculate your expected retirement income from personal savings, Social Security and retirement plans.

An investment professional at Tri Counties Bank can help you and your partner keep your retirement discussion going, determine realistic goals and map your course along the road to financial freedom.


The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. Any opinions are those of Tri Counties Bank and not necessarily those of RJFS or Raymond James.

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Talking with your partner about your vision for life-after-career can pave the way for a smooth transition.
Mobile business

IS YOUR VEHICLE YOUR OFFICE?

If your business is mobile and your office is on the road, the following tips can help keep everything running smoothly.

**Take care of your vehicle.** Record mileage and other vehicle expenses, and keep for tax purposes. Check with your insurance company to ensure your auto coverage is adequate for the type of vehicle use. If you lease the vehicle, review your lease agreement to make sure everything is in order. If you need new wheels, be sure to contact Tri Counties Bank!

**Keep an eye on electronics.** Carry laptops and other equipment with you to avoid theft from your vehicle. Various mobile recovery apps can help locate your device if it’s lost or stolen. Using password protection also helps protect your data if your phone falls into the wrong hands.

**Use apps that make mobile business easier.** GPS navigation/mapping apps can help you get where you need to go, multimedia conferencing apps allow you to collaborate creatively with others, and thousands of other apps can help keep your business on track.

**Manage finances on the go.** Tri Counties Bank now offers two convenient ways to securely access your accounts from across the street or across the country, right from your mobile phone. Mobile banking is safe and easy.

With mobile banking you can:
- Get up-to-date balance information.
- View recent activity.
- Transfer funds.
- Schedule and receive account alerts via text message.

Two ways to access your accounts:
- Text Banking — transfer funds or get your account information in seconds by sending text commands to GoTCB (46822).
- Mobile Web — visit https://gotcb.mobi with your Web-enabled mobile phone to access your account balances, account activity and transfer funds.

To learn more, visit [www.tricountiesbank.com](http://www.tricountiesbank.com).

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